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Attorneys for Defendants
GMAC MORTGAGE, LLC, GMAC BANK and CAP RE OF VERMONT, LLC

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

KARAM SINGH BADESHA and DONNA
MOORE, individually and on behalf of all others
similarly situated,

Plaintiffs,

v.

GMAC MORTGAGE, LLC, GMAC BANK and
CAP RE OF VERMONT, INC.,

Defendants.

Case No.C06-07817 JCS

**STIPULATION OF DISMISSAL OF
KARAM BADESHA**

Date: September 7, 2007
Time: 1:30 p.m.
Before: Hon. Joseph C. Spero

1
2 Plaintiffs Karam Singh Badesha (“Badesha”) and Donna Moore (“Moore”) and defendants
3 GMAC Mortgage, LLC, GMAC Bank, LLC and Cap Re of Vermont, LLC (“Defendants”) hereby
4 stipulate, pursuant to Rule 41(a)(1)(ii) of the Federal Rules of Civil Procedure, as follows:

5 (1) All claims asserted in this action by plaintiff Karam Singh Badesha shall be dismissed
6 without prejudice.

7 (2) Each party shall bear its own costs, expenses and attorneys’ fees, with the exception that
8 Defendants reserve whatever rights they may have to seek an award of costs, expenses and/or
9 attorneys’ fees against plaintiff Badesha in the event that Badesha refiles an action against any of the
10 Defendants asserting the same claims dismissed herein.

11 (3) This Stipulation applies only to the claims asserted by plaintiff Badesha in this action.
12 Plaintiff Moore continues to prosecute this case individually and on behalf of the proposed class.

13
14 IT IS SO STIPULATED.

15 Dated: September 6, 2007

SCHIFFRIN BARROWAY TOPAZ & KESSLER,
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17 By: /s/ Alan R. Plutzik

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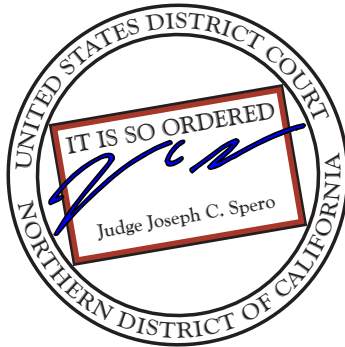
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RE OF VERMONT, LLC

Dated: 9/7/7



ATTESTATION PURSUANT TO GENERAL ORDER 45

I, Wendy M. Garbers, attest that concurrence in the filing of this document has been obtained from each of the other signatories. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 6th day of September, 2007 at San Francisco, California.

/s/ Wendy M. Garbers